

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Brian D. Litzinger
Debtor

Case No. 18-01264-HWV
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-1

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 31

Date Rcvd: Jun 29, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 01, 2018.

db
5041072 +Brian D. Litzinger, 23 Wadsworth Drive, East Berlin, PA 17316-9339
5041073 American Medical Collection Agency, PO Box 1325, Elmsford, NY 10523-0935
5041077 Americollect, Inc., PO Box 1505, Manitowoc, WI 54221-1505
5041079 Apex Asset Management LLC, 2501 Oregon Pike, Suite 012, Lancaster, PA 17601-4890
5041085 +Bureau of Account Management, 3607 Rosemont Ave, Suite 502, Camp Hill, PA 17011-6943
5041086 +Caine & Weiner, 1699 East Woodfield Road #360, Schaumburg, IL 60173-4935
5041087 +Credit Bureau of York, Inc., 33 South Duke Street, York, PA 17401-1485
First Federal Credit Control, Inc., 24700 Chagrin Blvd, Suite 205,
Beachwood, OH 44122-5662
5041088 +Gastro Associates of York, 2690 Southfield Drive, York, PA 17403-4510
5041089 +Gastroenterology Assoc. of York, Attn: billing, 2690 Southfield Drive,
York, PA 17403-4510
5041090 +Geisinger, 100 North Academy Avenue, Danville, PA 17822-0001
5041091 +Gettysburg Diagnostic Imaging, PC, Attn: Billing, 147 Gettys Street,
Gettysburg, PA 17325-2534
5041093 +Hanover Pediatrics Associates, PC, 217 Broadway, Hanover, PA 17331-2503
5041094 +Lake Meade Property Owners Associat, 4 Forrest Drive, East Berlin, PA 17316-9358
5041096 +MRO, 1000 Madison Avenue, Suite 100, Norristown, PA 19403-2426
5041097 MS Hershey Medical Center, PO Box 643291, Pittsburgh, PA 15264-3291
5041095 Members 1st FCU, PO Box 2109, Mechanicsburg, PA 17055-1719
5041101 +Nicole Litzinger, 21 Burnside Drive, East Berlin, East Berlin, PA 17316-9385
5041103 +Nicole Litzinger, 21 Burnside Drive, East Berlin, PA 17316-9385
5041110 +PNC Bank, PO Box 3180, Pittsburgh, PA 15230-3180
5041113 PNC Mortgage Services, PO Box 8703, Dayton, OH 45401-8703
5041104 Penn State Hershey Medical Center, PO Box 643291, Pittsburgh, PA 15264-3291
5041115 +Progressive Insurance, 1930 S. 45th Street, Kansas City, KS 66106-2501
5041116 Quest Diagnostic, PO Box 740775, Cincinnati, OH 45274-0775
5041118 Wellspan Health, PO Box 742641, Cincinnati, OH 45274-2641

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

5041078 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Jun 29 2018 18:54:01
Bayview Loan Servicing, 4425 Ponce De Leon, 5th Floor, Miami, FL 33146-1837
5041092 +E-mail/Text: julie.baugher@pinnaclehealth.org Jun 29 2018 18:53:55 Hanover Hospital,
300 Highland Avenue, Hanover, PA 17331-2203
5041098 +E-mail/Text: Bankruptcies@nragroup.com Jun 29 2018 18:54:10 National Recovery Agency,
2491 Paxton Street, Harrisburg, PA 17111-1036
5041099 +E-mail/Text: electronicbkydocs@nelnet.net Jun 29 2018 18:54:00 Nelnet,
3015 S. Parker Road, Ste 400, Aurora, CO 80014-2904
5041109 +E-mail/Text: margreen@pinnaclehealth.org Jun 29 2018 18:54:06 Pinnacle Health Medical Group,
PO Box 1129, Harrisburg, PA 17108-1129
5041117 +EDI: WFFC.COM Jun 29 2018 22:58:00 Wells Fargo, PO Box 14517, Des Moines, IA 50306-3517
TOTAL: 6

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

5041074* Americollect, Inc., PO Box 1505, Manitowoc, WI 54221-1505
5041075* Americollect, Inc., PO Box 1505, Manitowoc, WI 54221-1505
5041076* Americollect, Inc., PO Box 1505, Manitowoc, WI 54221-1505
5041080* +Bureau of Account Management, 3607 Rosemont Ave, Suite 502, Camp Hill, PA 17011-6943
5041081* +Bureau of Account Management, 3607 Rosemont Ave, Suite 502, Camp Hill, PA 17011-6943
5041082* +Bureau of Account Management, 3607 Rosemont Ave, Suite 502, Camp Hill, PA 17011-6943
5041083* +Bureau of Account Management, 3607 Rosemont Ave, Suite 502, Camp Hill, PA 17011-6943
5041084* +Bureau of Account Management, 3607 Rosemont Ave, Suite 502, Camp Hill, PA 17011-6943
5041100* +Nelnet, 3015 S. Parker Road, Suite 400, Aurora, CO 80014-2904
5041102* +Nicole Litzinger, 21 Burnside Drive, East Berlin, East Berlin, PA 17316-9385
5041111* +PNC Bank, PO Box 3180, Pittsburgh, PA 15230-3180
5041112* +PNC Bank, PO Box 3180, Pittsburgh, PA 15230-3180
5041114* PNC Mortgage Services, PO Box 8703, Dayton, OH 45401-8703
5041105* Penn State Hershey Medical Center, PO Box 643291, Pittsburgh, PA 15264-3291
5041106* Penn State Hershey Medical Center, PO Box 643291, Pittsburgh, PA 15264-3291
5041107* Penn State Hershey Medical Center, PO Box 643291, Pittsburgh, PA 15264-3291
5041108* Penn State Hershey Medical Center, PO Box 643291, Pittsburgh, PA 15264-3291
5041119* Wellspan Health, PO Box 742641, Cincinnati, OH 45274-2641
5041120* Wellspan Health, PO Box 742641, Cincinnati, OH 45274-2641
5041121* Wellspan Health, PO Box 742641, Cincinnati, OH 45274-2641
5041122* Wellspan Health, PO Box 742641, Cincinnati, OH 45274-2641

TOTALS: 0, * 21, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 01, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 29, 2018 at the address(es) listed below:

Chad J. Julius on behalf of Debtor 1 Brian D. Litzinger cjulius@ljacobsonlaw.com,
brhoades@ljacobsonlaw.com;egreene@ljacobsonlaw.com;r63089@notify.bestcase.com
James Warmbrodt on behalf of Creditor BAYVIEW LOAN SERVICING, LLC bkgroup@kmlawgroup.com
Lawrence V. Young on behalf of Trustee Lawrence V. Young (Trustee) lyoung@cgalaw.com,
tlocondro@cgalaw.com;scomegna@cgalaw.com;hlocke@cgalaw.com;rminello@cgalaw.com;kbrayboy@cgalaw.co
m;jrosenau@cgalaw.com
Lawrence V. Young (Trustee) lyoung@cgalaw.com,
pa33@ecfcbis.com;tlocondro@cgalaw.com;rminello@cgalaw.com
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 5

Information to identify the case:Debtor 1 **Brian D. Litzinger**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-3937**

EIN --_-----

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

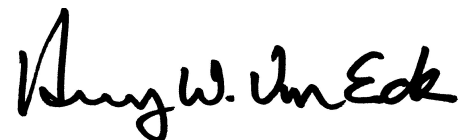
EIN --_-----

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **1:18-bk-01264-HWV****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Brian D. Litzinger

**By the
court:**June 29, 2018Honorable Henry W. Van Eck
United States Bankruptcy Judge

By: AutoDocketer, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.